



***Regional Director's Actions Taken
Under Delegation of Authority***

**For More Information Contact the
Appropriate Regional Director or the Office
of Public and Congressional Affairs
(703) 518-6330**

OCTOBER 2001

Office of Examination and Insurance

SUMMARY OF DELEGATED ACTIONS

10/1/2001 THRU 10/31/2001

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	0	1	329
2	1	0	0	1	500
3	0	0	0	0	0
4	1	0	0	1	50
5	0	0	1	0	0
6	1	0	0	1	64
Total	4	0	1	4	943

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	120	0	7	48	21,518
2	261	2	23	115	70,279
3	373	0	32	120	91,102
4	148	0	0	64	13,093
5	136	3	10	55	17,739
6	128	0	17	46	167,323
Total	1,166	5	89	448	381,054

COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	1	0	0
2	1	0	0	1	204,584
3	0	0	0	0	0
4	1	0	0	1	254,870
5	0	0	0	0	0
6	2	0	0	2	213,480
Total	4	0	1	4	672,934

COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	1	0	5	1	26,186
2	0	1	0	0	0
3	2	0	1	2	242,177
4	1	0	0	1	19,060
5	1	0	0	1	563,299
6	2	0	0	2	117,677
Total	7	1	6	7	968,399

LOW INCOME COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0
Total	0	0	0	0	0

UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	4	0	0
2	3	1	6	3	74,633
3	10	0	8	5	264,576
4	1	0	1	1	38,520
5	9	0	3	7	1,344,216
6	1	0	1	1	10,620
Total	24	1	23	17	1,732,565

SUMMARY OF DELEGATED ACTIONS

10/1/2001 THRU 10/31/2001

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	1	93
5	0	0	1	106
6	0	0	1	81
Total	0	0	3	280

Insurance Applications				
Region	NICU to FCU	NICU to FISCU	Non CU to FCU	Non CU to FISCU
	Number	Number	Number	Number
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0	0
Total	0	0	0	0

Insurance Conversion								
Region	FCU to NICU		FCU to Non CU		FISCU to NICU		FISCU to Non CU	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets
1	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

SUMMARY OF DELEGATED ACTIONS

10/1/2001 THRU 10/31/2001

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5	0	1	100,000	0	0	0
6	0	0	0	0	0	0
Total	0	1	100,000	0	0	0

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	9	0	0	7
2	9	0	3	6
3	13	0	0	10
4	27	0	0	12
5	6	0	0	4
6	50	1	0	11
Total	114	1	3	50

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
1	1	0	1	1	0	344,289	0
2	3	2	1	2	2	4,533,648	1,658,978
3	4	4	0	2	2	2,550,187	8,191,218
4	5	2	3	4	1	99,084,125	7,772,635
5	3	2	1	3	0	9,525,663	0
6	2	1	1	2	0	16,693,239	0
Total	18	11	7	14	5	132,731,151	17,622,831

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, October 31, 2001

FEDERAL APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members
24659	5	COMMUNITY SOURCE	10/24/2001	100,000

**FIELD OF MEMBERSHIP EXPANSIONS
(POTENTIAL MEMBERSHIP OF 500 OR MORE)**

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
Multiple Common Bond Expansion						
4480	1	PALISADES PEARL RIVER, NY	Occupational	\$92,664,407.00	16,000	500

FIELD OF MEMBERSHIP: Employees of Chestnut Ridge Transportation, Inc. who work in or are paid from Chestnut Ridge, NY

15766	1	MID-HUDSON VALLEY KINGSTON, NY	Occupational	\$336,924,075.00	85,000	665
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FIELD OF MEMBERSHIP: Employees of Bon Secours Community Hospital who work in or are paid from Port Jervis, NY

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Wednesday, October 31, 2001

20941	1	NORTH SHORE HEALTH SYSTEM WESTTBURY, NY	Occupational	\$29,306,197.00	24,681	690
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FIELD OF MEMBERSHIP: Employees of ProHealth Corp. who work in or are paid from Lake Success, NY

9604	1	FIRST HERITAGE PAINTED POST, NY	Associational	\$97,054,309.00	27,000	750
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FIELD OF MEMBERSHIP: Members of the Corning Bowling Association in Corning, NY who qualify for membership in accordance with the association's bylaws in effect on October 26, 2001

51	1	STATE EMPLOYEES ALBANY, NY	Associational	\$728,040,541.00	253,770	850
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FIELD OF MEMBERSHIP: Employees and parishioners of Saint Matthew's Church located in Voorheesville, NY

20941	1	NORTH SHORE HEALTH SYSTEM WESTTBURY, NY	Occupational	\$29,306,197.00	24,681	1,271
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FIELD OF MEMBERSHIP: Employees of Peninsula Hospital Center or Peninsula Center for Extended Care and Rehabilitation who work in or are paid from Far Rockaway, NY

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, October 31, 2001

20258	1	W.C.T.A. SODUS, NY	Occupational	\$205,174,049.00	63,526	2,199
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FIELD OF MEMBERSHIP: Employees of Finger Lakes Developmental Disabilities Service Office who work in or are paid from Rochester, NY

8116	1	TEACHERS FARMINGVILLE, NY	Occupational	\$1,057,076,438.00	400,000	3,200
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FIELD OF MEMBERSHIP: Employees of Good Samaritan Hospital Medical Center who work in West Islip, New York;

3633	1	PEOPLE'S ALLIANCE HAUPPAUGE, NY	Occupational	\$143,645,629.00	117,648	5,500
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FIELD OF MEMBERSHIP: Employees of Premier Home Health Care Services, Inc. who work in or are paid from White Plains, New York;

Community Conversion

11682	1	SARATOGA SPRINGS SARATOGA SPRING, NY	Community	\$2,122,317.00	600	26,186
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the City of Saratoga Springs, New York;

Single Common Bond Expansion

Monday, December 03, 2001

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REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, October 31, 2001

7842	2	NORWIN TEACHERS NORTH HUNTINGDO, PA	Occupational	\$6,463,267.00	2,000	500
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FIELD OF MEMBERSHIP: Full and part-time employees of Laidlaw Education Services, under a long-term contract with the Norwin School District, who work at the Westmoreland County Facilities in North Huntingdon, PA;

Multiple Common Bond Expansion

7573	2	ARLINGTON VIRGINIA ARLINGTON, VA	Occupational	\$85,466,158.00	33,500	550
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FIELD OF MEMBERSHIP: Employees, doctors, medical staff, and technicians of Northern Community Hospital who work in Arlington, Virginia.

13242	2	CHARTWAY VIRGINIA BEACH, VA	Occupational	\$673,662,924.00	511,306	750
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FIELD OF MEMBERSHIP: Employees of Eagle Global Logistics who work at, or are paid from the corporate office in Houston, Texas

5621	2	AMERICAN HERITAGE PHILADELPHIA, PA	Occupational	\$295,667,498.00	84,182	1,108
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FIELD OF MEMBERSHIP: Employees of Tasty Baking Company, headquartered in Philadelphia, PA

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Wednesday, October 31, 2001

6095	2	HERSHEY HERSHEY, PA	Associational	\$30,064,209.00	18,000	1,326
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FIELD OF MEMBERSHIP: Annville High School Alumni Association (business account) and members, in accordance with their bylaws of record on October 24, 2001, who are headquartered in Palmyra, Pennsylvania.

205	2	ALLEGHENY CO PA U S GOVT EMP PITTSBURGH, PA	Occupational	\$89,724,933.00	30,947	1,900
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FIELD OF MEMBERSHIP: Employees of Federated Investors, Inc. who are headquartered in Pittsburgh, Pennsylvania.

3711	2	OMEGA PITTSBURGH, PA	Associational	\$74,851,465.00	39,051	2,000
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FIELD OF MEMBERSHIP: Students attending the Pittsburgh Technical Institute located in Oakdale, Pennsylvania.

21009	2	PRINCETON UNIVERSITY PRINCETON, NJ	Occupational	\$77,290,952.00	15,900	4,500
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FIELD OF MEMBERSHIP: Enrolled ungraduate students of Princeton University in Princeton, New Jersey

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, October 31, 2001

12765	2	FIRST COMMONWEALTH LEHIGH VALLEY, PA	Occupational	\$284,829,263.00	68,805	4,543
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FIELD OF MEMBERSHIP: Employees of Penn Manufacturing Co., Inc., and its subsidiaries who are paid or headquartered from Lyon Station, PA, or Anaheim, CA, or Atlanta, GA.

227	2	PENTAGON ALEXANDRIA, VA	Associational	\$4,053,066,861.00	1,150,000	40,000
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FIELD OF MEMBERSHIP: Employees and members of the Jewish War Veterans of the Unites States of America, Inc. in Washington, DC who qualify for memberships in accordance with its Constitution and Bylaws in effect as of November 7, 1996

Community Expansion

20558	2	WASHINGTON COMMUNITY WASHINGTON, PA	Community	\$47,095,910.00	10,000	204,584
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FIELD OF MEMBERSHIP:

Underserved

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, October 31, 2001

649	2	VALLEY 1ST COMMUNITY MONESSEBN, PA	Other	\$50,168,340.00	25,000	35,083
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FIELD OF MEMBERSHIP: Sewickley Township, South Huntingdon Township, Suttersville Borough, Smithton Borough, Madison Borough, West Newton Borough, East Huntingdon Township, Mourt Pleasant Borough, and Scottdale Borough, Pennsylvania (added as an underserved expansion)

20558	2	WASHINGTON COMMUNITY WASHINGTON, PA	Other	\$47,095,910.00	10,000	39,550
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FIELD OF MEMBERSHIP: Underserved

Multiple Common Bond Expansion

361	3	S. C. TELCO GREENVILLE, SC	Occupational	\$87,206,415.00	32,105	511
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FIELD OF MEMBERSHIP: Employees of Metromont Materials who work in or are paid from Spartanburg, South Carolina;

1022	3	SOUTH CAROLINA NORTH CHARLESTO, SC	Associational	\$731,827,797.00	330,763	574
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FIELD OF MEMBERSHIP: Employees of Friendship African Methodist Episcopal Church, located in Mount Pleasant, South Carolina who qualify for membership in accordance with their charter and bylaws in effect on October 24, 2001;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Wednesday, October 31, 2001

19448	3	U. T. KNOXVILLE, TN	Occupational	\$89,825,512.00	25,000	600
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FIELD OF MEMBERSHIP: Employees of MTD Consumer Products who work in Martin, Tennessee;

18297	3	COASTAL RALEIGH, NC	Occupational	\$971,973,926.00	150,000	800
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FIELD OF MEMBERSHIP: Employees of Autobell Car Wash who are paid from Charlotte, North Carolina;

4317	3	SCHOOL WORKERS CHARLOTTE, NC	Associational	\$19,703,318.00	10,000	1,200
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FIELD OF MEMBERSHIP: Employees and members of Mount Carmel Baptist Church located in Charlotte, North Carolina;

24585	3	UNIVERSITY MEDICAL CENTER JACKSON, MS	Associational	\$27,600,766.00	11,150	10,000
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FIELD OF MEMBERSHIP: University of MS Undergraduate Students

13739	3	MACO EDUCATORS WOODSTOCK, GA	Occupational	\$93,296,292.00	50,000	27,350
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FIELD OF MEMBERSHIP: Students enrolled in the Cherokee County School District

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, October 31, 2001

7825	3	EXCEL NORCROSS, GA	Associational	\$68,440,896.00	73,107	29,049
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FIELD OF MEMBERSHIP: Employees and members of Atlanta Community Tennis Association located in Norcross, Georgia who qualify for membership in accordance with its charter and bylaws in effect on September 12, 1995;

Community Conversion

14169	3	PICKENS PICKENS, SC	Community	\$8,948,015.00	2,500	110,757
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FIELD OF MEMBERSHIP:

8694	3	SINGING RIVER MOSS POINT, MS	Community	\$68,414,760.00	15,000	131,420
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Jackson County, Mississippi

Underserved

10754	3	TYNDALL PANAMA CITY, FL	Community	\$527,967,248.00	115,752	8,760
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FIELD OF MEMBERSHIP:

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, October 31, 2001

8052	3	MISSISSIPPI DHS JACKSON, MS	Community	\$5,131,300.00	3,500	8,778
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in , and business and other legal entities located in the underserved areas of the City of Jackson, Mississippi, an underserved community as defined in Chapter 3, Section III and in accordance to Chapter 2

10754	3	TYNDALL PANAMA CITY, FL	Community	\$527,967,248.00	115,752	11,011
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FIELD OF MEMBERSHIP:

10754	3	TYNDALL PANAMA CITY, FL		\$527,967,248.00	115,752	15,778
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FIELD OF MEMBERSHIP:

10754	3	TYNDALL PANAMA CITY, FL	Community	\$527,967,248.00	115,752	16,919
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FIELD OF MEMBERSHIP:

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
Wednesday, October 31, 2001

24273	3	ROGERS & WILLIAMS EMPLOYEES	Community	\$543,538.00	2,494	24,137
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MORTON, MS

FIELD OF MEMBERSHIP: Persons who live work worship attend school,etc. in underserved community

13228	3	FEDAPOSTAL DOTHAN, AL	Community	\$25,641,078.00	8,675	36,478
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FIELD OF MEMBERSHIP: Persons who live in the underserved community of Covington County, Alabama

13228	3	FEDAPOSTAL DOTHAN, AL	Community	\$25,641,078.00	8,675	41,375
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FIELD OF MEMBERSHIP: Persons who live in the underserved community of Jackson County, Florida

17883	3	PHILCORE GUAYAMA, PR	Community	\$4,249,509.00	600	44,066
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FIELD OF MEMBERSHIP: Guayama, Puerto Rico underserved area expansion

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, October 31, 2001

8052	3	MISSISSIPPI DHS JACKSON, MS	Community	\$5,131,300.00	3,500	57,274
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FIELD OF MEMBERSHIP: Persons who live, regularly work, go to school, worship, perform volunteer services, or participate in assoc.'s headquartered in, persons participating in programs to alleviate poverty or distress located in, incorporated and unincorporated organizations,

Multiple Common Bond Expansion

9588	4	GENERAL ELECTRIC EVENDALE EMPLOYEES CINCINNATI, OH	Associational	\$473,034,668.00	75,000	500
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FIELD OF MEMBERSHIP: Members of Sharonville Methodist Church located in Cincinnati, Ohio; and Sharonville Methodist Church

6570	4	DEARBORN DEARBORN, MI	Occupational	\$1,386,591,200.00	300,000	677
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FIELD OF MEMBERSHIP: Employees of Henry Ford Village who work in Dearborn, Michigan

6266	4	SECURITY FLINT, MI	Associational	\$219,139,702.00	37,305	4,000
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FIELD OF MEMBERSHIP: Members of UAW Local 599 in Flint Michigan, who qualify for membership in accordance with the association's constitution and bylaws as of November 11, 1999

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, October 31, 2001

Community Expansion

8349	4	TRENTON TRENTON, MI	Community	\$34,180,720.00	12,000	254,870
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FIELD OF MEMBERSHIP: The cities of Ecorse, River Rouge, Allen Park, Flat Rock, Gibraltar, Lincoln Park, Melvindale, Riverview, Rockwood, Southgate, Trenton, Woodhaven & Wyandotte, and the townships of Brownstown & Grosse Ile in Wayne County, MI

Community Conversion

24530	4	PRESIDENTS ADDYSTON, OH	Community	\$13,170,048.00	4,000	19,060
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FIELD OF MEMBERSHIP: Community conversion to Miami and Whitewater Townships in Hamilton County, Ohio

Underserved

6102	4	GREAT LAKES FIRST ESCANABA, MI	Community	\$36,729,351.00	12,000	38,520
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FIELD OF MEMBERSHIP: Persons who live in Delta County, Michigan; persons who regularly work, worship, attend school, perform volunteer services, or participate in associations headquartered in Delta County; persons participating in programs to alleviate poverty or distress.

Multiple Common Bond Expansion

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
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11065	5	SECURITY SERVICE SAN ANTONIO, TX	Occupational	\$2,184,167,554.00	1,494,183	500
FIELD OF MEMBERSHIP: employees of RMH Teleservices who work in San Antonio, Texas						
7482	5	TRANSCO HOUSTON, TX	Occupational	\$34,408,120.00	25,000	500
FIELD OF MEMBERSHIP: Employees of Nixteria who work in Houston, TX OR Employees of Nixteria who are paid in Houston, TX OR Employees of Nixteria who are headquartered in Houston, TX						
3238	5	DESERT SCHOOLS PHOENIX, AZ	Occupational	\$1,485,479,584.00	527,172	600
FIELD OF MEMBERSHIP: employees of Arizona Motorsports Group who work in or are paid from Chandler, Arizona						
11065	5	SECURITY SERVICE SAN ANTONIO, TX	Occupational	\$2,184,167,554.00	1,494,183	725
FIELD OF MEMBERSHIP: employees of and students enrolled at Business Careers High School in San Antonio, Texas;						

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
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24465	5	GOVERNMENT EMPLOYEES AUSTIN, TX	Associational	\$72,259,588.00	26,000	994
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FIELD OF MEMBERSHIP: Members of the Stone Canyon Homeowners Association located in Round Rock, Texas.

24568	5	FIRSTEL MAPLE GROVE, MN	Occupational	\$201,037,352.00	91,000	1,100
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FIELD OF MEMBERSHIP: Employees of AT&T Wireless Services who work in or are paid from the Minneapolis-St. Paul Standard Metropolitan Statistical Area.

7590	5	GREATER TEXAS AUSTIN, TX	Occupational	\$167,416,294.00	100,000	1,500
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FIELD OF MEMBERSHIP: Employees of Key Energy Services, Inc., who are supervised from College Station, Texas.

11065	5	SECURITY SERVICE SAN ANTONIO, TX	Occupational	\$2,184,167,554.00	1,494,183	2,625
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FIELD OF MEMBERSHIP: employees of and students enrolled at Oliver Wendell Holmes High School in San Antonio, Texas.

Community Conversion

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, October 31, 2001

2585	5	RED CROWN TULSA, OK	Community	\$72,824,533.00	26,363	563,299
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FIELD OF MEMBERSHIP: persons who live, work, worship, volunteer, or attend school in and businesses and other legal entities located in Tulsa County, Oklahoma

Underserved

16279	5	THD 25 CHILDRESS, TX	Community	\$1,128,147.00	521	7,688
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area of Childress County, Texas

4292	5	TEXOMA FRITCH, TX	Community	\$10,264,762.00	2,000	25,689
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area of Hutchinson County, Texas

4015	5	SAN ANTONIO CITY EMPLOYEES SAN ANTONIO, TX	Other	\$186,435,196.00	66,044	63,787
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in and businesses in a defined area in West San Antonio, Texas.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, October 31, 2001

4649	5	BEAUMONT TELCO BEAUMONT, TX	Community	\$32,847,247.00	21,498	69,276
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in and businesses and other legal entities located within a defined portion of the City of Beaumont, Texas, and underserved area.

4015	5	SAN ANTONIO CITY EMPLOYEES SAN ANTONIO, TX	Other	\$186,435,196.00	66,044	104,131
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FIELD OF MEMBERSHIP: Persns who live, work, worship or attend school in, and businesses and other legal entities in a defined area in East San Antonio.

3238	5	DESERT SCHOOLS PHOENIX, AZ	Community	\$1,485,479,584.00	527,172	145,990
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in the defined Phoenix Underserved Area located in Phoenix, AZ

4015	5	SAN ANTONIO CITY EMPLOYEES SAN ANTONIO, TX	Other	\$186,435,196.00	66,044	211,759
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FIELD OF MEMBERSHIP: Underserved area surrounding the credit union's Medina branch.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

Wednesday, October 31, 2001

24382	5	SAN ANTONIO SAN ANTONIO, TX	Other	\$1,341,406,921.00	794,109	239,492
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FIELD OF MEMBERSHIP: Persons who live, work, worship or attend school in, and businesses and other legal entities located in a defined area of San Antonio, Texas.

7531	5	HUGHES TUCSON, AZ	Community	\$274,366,228.00	107,772	476,404
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in, and businesses and other legal entities located in the city of Tucson, Arizona, an underserved area

Multiple Common Bond Expansion

24571	6	WATER AND POWER LOS ANGELES, CA	Occupational	\$353,521,744.00	37,346	500
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FIELD OF MEMBERSHIP: Employees of United Independent Taxi Drivers, Inc. who work in or are paid from Los Angeles, CA;

1999	6	LOCKHEED BURBANK, CA	Associational	\$1,318,857,106.00	107,910	550
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FIELD OF MEMBERSHIP: Voting members of the Camarillo Chamber of Commerce in Camarillo, California who qualify for membership in accordance with its charter and bylaws in effect on January 17, 2001; employees of the Camarillo Chamber of Commerce who work in Camarillo, CA;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
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5632	6	WESTERN LOS ANGELES, CA	Occupational	\$386,574,290.00	164,553	600
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FIELD OF MEMBERSHIP: Employees of Ticketmaster who work in or are paid from Los Angeles, California

3804	6	KERN SCHOOLS BAKERSFIELD, CA	Occupational	\$868,664,010.00	166,003	650
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FIELD OF MEMBERSHIP: Students attending San Joaquin Valley College, Inc. in Bakersfield, California;

15167	6	PACIFIC ADVANTAGE BURLINGAME, CA	Associational	\$14,455,634.00	4,000	660
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FIELD OF MEMBERSHIP: Members of Blessed Junipero Serra Region in San Mateo, California;

1815	6	HAWAIIUSA HONOLULU, HI	Occupational	\$440,489,549.00	200,000	675
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FIELD OF MEMBERSHIP: Employees of and students attending the Holy Family Catholic Academy in Honolulu, Hawaii;

9089	6	UNIWYO LARAMIE, WY	Occupational	\$70,916,107.00	15,000	750
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FIELD OF MEMBERSHIP: Employees and staff members of Albany County School District One who work in Laramie, Wyoming;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY
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15732	6	TRW SYSTEMS MANHATTAN BEACH, CA	Occupational	\$431,139,414.00	102,000	800
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FIELD OF MEMBERSHIP: Employees of SeraCare, Inc. who work in or are paid from Los Angeles, California;

2937	6	SANTA MONICA SCHOOL EMPLOYEES SANTA MONICA, CA	Associational	\$8,090,238.00	3,500	1,000
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FIELD OF MEMBERSHIP: Voting members of the Associated Students of Santa Monica College in Santa Monica, California who qualify for membership in accordance with its charter and bylaws in effect on April 12, 1999;

24292	6	NORTHROP GRUMMAN HAWTHORNE, CA	Associational	\$340,004,249.00	80,000	2,000
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FIELD OF MEMBERSHIP: Voting members of the University of West Los Angeles Paralegal Alumni in Inglewood, California who qualify for membership in accordance with its charter and bylaws in effect on September 3, 1981;

3804	6	KERN SCHOOLS BAKERSFIELD, CA	Occupational	\$868,664,010.00	166,003	150,000
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FIELD OF MEMBERSHIP: Students attending the public schools in Kern County supervised by the Kern County Superintendent of Schools in Kern County, California.

Community Expansion

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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4960	6	COTTONWOOD COMMUNITY COTTONWOOD, ID	Community	\$18,687,064.00	3,000	19,258
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FIELD OF MEMBERSHIP: Residents who live, work, worship or attend school in and businesses and other legal entities located in Lewis County and Idaho County, Idaho.

12311	6	SOUTH COAST COMMUNITY GOLETA, CA	Community	\$22,925,024.00	197,500	194,222
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FIELD OF MEMBERSHIP: Persons who live, worship, work, or attend school in, and businesses and other legal entities located southern Santa Barbara County.

Community Conversion

19732	6	RAVALLI COUNTY HAMILTON, MT	Community	\$10,659,898.00	5,801	36,070
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FIELD OF MEMBERSHIP: Persons who live in, regularly work, attend school, worship, perform volunteer services, or participate in associations headquartered in Ravalli County, Montana

5465	6	FIRST EDUCATION CHEYENNE, WY	Community	\$23,248,181.00	15,000	81,607
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FIELD OF MEMBERSHIP: Persons who live, worship, work in, attend school, and businesses and other legal entities located in Laramie County, Wyoming.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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Underserved

3391	6	RICHLAND SIDNEY, MT	Other	\$15,831,666.00	7,500	10,620
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located within Roosevelt County, Montana an underserved “investment area” meeting the definition of Section 109(c)(2) of the Federal Credit Union Act.

<u>Single Common Bond Expansions</u>	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	4	108
Number of Expansions Denied	0	0
Number of Expansions Deferred	1	33
Number of FCUs Receiving Expansions	4	36
Number of Potential Members Added	943	791931

<u>Multiple Common Bond Expansions</u>	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	1166	11681
Number of Expansions Denied	5	49
Number of Expansions Deferred	89	801
Number of FCUs Receiving Expansions	448	1313

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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<u>Community Expansions</u>	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	4	25
Number of Expansions Denied	0	1
Number of Expansions Deferred	1	35
Number of FCUs Receiving Expansions	4	25
Number of Potential Members Added	672934	3456359

<u>Community Conversions</u>	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	7	83
Number of Expansions Denied	1	6
Number of Expansions Deferred	6	77
Number of FCUs Receiving Expansions	7	83
Number of Potential Members Added	968399	14653749

<u>Underserved</u>	<u>Current</u>	<u>YTD</u>
Number of Expansions Approved	24	200
Number of Expansions Denied	1	3

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REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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Number of Expansions Deferred	23	97
Number of FCUs Receiving Expansions	17	127
Number of Potential Members Added	1732565	10405069

<u>Housekeeping</u>	<u>Current Month</u>	<u>YTD</u>
Number of Housekeeping Approved	114	3021
Number of Housekeeping Denied	1	156
Number of Housekeeping Deferred	3	128
Number of FCUs Receiving Housekeeping	50	351

MERGERS APPROVED

Continuing Charter No.	Reg.	Name and Location of Continuing CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
65809	1	NEW HAVEN COUNTY HAMDEN, CT	\$17,508,239.00	1804	NEW HAVEN TROLLEY & BUS EMPLOYEES EAST HAVEN, CT	\$344,289.00	EXPANDED SERVICES

Continuing Field of PERSONS WHO LIVE AND WORK IN NEW HAVEN COUNTY, CONNECTICUT.

Merging Field of Membership: EMPLOYEES OF THE NEW HAVEN DIVISION OF THE CONNECTICUT COMPANY WHO WORK IN, OR HAVE HEADQUARTERS IN NEW HAVEN, CONNECTICUT.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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61330	2	NEWPORT NEWS SHIPBUILDING EMPLOYEES	\$625,997,320.00	60011	AMOCO YORKTOWN REFINERY	\$1,284,618.00	INABILITY TO OBTAIN OFFICIALS
		NEWPORT NEW, VA			YORKTOWN, VA		

Membership:

Continuing Field of (FISCU) MULTIPLE GROUP INCLUDING EMPLOYEES OF NEWPORT NEWS SHIPBUILDING CORPORATION IN NEWPORT NEWS, VA

Merging Field of Membership: (FISCU) EMPLOYEES OF AMOCO REFINERY IN YORKTOWN, VA AND SELECT EMPLOYEE GROUPS.

15209	2	CALL	\$179,234,543.00	374	EXXON EMPLOYEES RICHMOND, VA.	\$200,829.00	EXPANDED SERVICES
		RICHMOND, VA			RICHMOND, VA		

Continuing Field of MULTIPLE COMMON BOND FCU SERVING EMPLOYEES AND SUBCONTRACTORS WHO WORK FOR PHILIP MORRIS TOBACCO COMPANY IN VIRGINIA, CAROLINA AND KENTUCKY. IN ADDITION THIS CREDIT UNION HAS NUMEROUS SELECT OCCUPATIONAL GROUPS (SEGS) THROUGHOUT CENTRAL VIRGINIA.

Merging Field of Membership: SINGLE COMMON BOND FCU SERVING EMPLOYEES OF EXXON COMPANY, USA WHO WORK IN VIRGINIA AND WEST VIRGINIA.

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REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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1394	2	PARAGON	\$275,520,890.00	66220	NORTH HUDSON POSTAL	\$374,360.00	EXPANDED SERVICES
		TOWNSHIP OF WAS, NJ			WEST NEW YORK, NJ		

Continuing Field of MULTIPLE GROUP - SEE SECTION 5 OF CHARTER UNDER FOM TAB OF WORK PAPERS.

Merging Field of Membership: SINGLE OCCUPATIONAL COMMON BOND STATE CHARTERED CREDIT UNION SERVING EMPLOYEES OF THE WEST NEW YORK, UNION CITY, NORTH BERGEN, AND SECAUCUS POST OFFICES.

	2			2842	P P & L CO HARRISBURG DIV	\$4,332,819.00	
					HARRISBURG, PA		

Continuing Field of

Merging Field of Membership:

22458	3	SHARONVIEW	\$340,716,799.00	8300	HOMELITE EMPLOYEES	\$1,659,208.00	LACK OF SPONSOR SUPPORT
		CHARLOTTE, NC			CHARLOTTE, NC		

Continuing Field of EMPLOYEES OF JOHN DEERE CONSUMER PRODUCTS AND SALESMEN, REPRESENTATIVED, EMPLOYEES OF DISTRICT OR BRANCH OFFICES WHO ARE SUPERVISED FROM CHARLOTTE, NORTH CAROLINA. EMPLOYEES OF JOHN DEERE WHO WORK IN CHARLOTTE, NORTH CAROLINA.

Merging Field of Membership: EMPLOYEES OF THE UNITED STATES OPERATIONS OF HOESCHST AG, ITS SUBSIDIARIES AND AFFILIATES WHO ARE PAID FROM OR SUPERVISED FROM CHARLOTTE, NORTH CAROLINA OR BRIDGEWATER, NEW JERSEY ALONG WITH 62 SELECT GROUPS.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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19087	3	M. B. U. EMPLOYEES PINE HILL, AL	\$8,946,849.00	20375	M B INC PINE HILL, AL	\$890,979.00	LACK OF SPONSOR SUPPORT
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Continuing Field of EMPLOYEES OF WEYERHAEUSER COMPANY, PULP AND PAPER DIVISION WHO WORK IN WILCOX COUNTY, ALABAMA OR MONTGOMERY, ALABAMA AND HENDERSON, KENTUCKY.

Merging Field of Membership: EMPLOYEES OF WEYERHAEUSER COMPANY, WOOD PRODUCTS DIVISION, WOODLAND DIVISION, AND THE CORPORATE STAFF OF WEYERHAEUSER COMPANY WHO WORK IN OR ARE PAID FROM PINE HILL, ALABAMA OR ATLANTA GEORGIA.

14568	3	LA CAPITOL BATON ROUGE, LA	\$184,519,452.00	62887	TERREBONNE TEACHER'S HOUMA, LA	\$564,150.00	EXPANDED SERVICES
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Continuing Field of MULTIPLE COMMON BOND: SERVES OVER 120 EMPLOYEE GROUPS IN LOUISIANA.

Merging Field of Membership: SINGLE COMMON BOND: EMPLOYEES OF THE TERREBONE PARISH SCHOOL SYSTEM IN HOUMA, LOUISIANA.

10640	3	CUSA NEW ORLEANS, LA	\$10,063,518.00	63015	TEXACO CREDIT UNION OF NEW ORLEANS NEW ORLEANS,, LA	\$7,627,068.00	CORPORATE RESTRUCTURING
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Continuing Field of SINGLE COMMON BOND

Merging Field of Membership: SINGLE COMMON BOND

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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64283	4	RIVER REGION	\$19,927,630.00	67728	COMMUNITY	\$7,772,635.00	EXPANDED SERVICES
		JEFFERSON CITY, MO			COLUMBIA, MO		

Continuing Field of PERSONS WHO LIVE OR WORK IN COLE AND CONTIGUOUS COUNTIES, EMPLOYEES AFFILIATED WITH MISSOURI NATIONAL GUARD AND VARIOUS OTHER EMPLOYEE AND ASSOCIATIONAL GROUPS IN MISSOURI.

Merging Field of Membership: EMPLOYEES, AGENTS AND MEMBERS OF MFA INCORPORATED, MIDCONTINENT FARMERS ASSOCIATION; MFA OIL COMPANY AND ANY OTHER CORPORATION THAT OPERATES AS A SUBSIDIARY OR PARTICIPATES IN MEMBERSHIP PROGRAMS OF THE NAMED CORPORATION.

81416	4	STALEY EMPLOYEES		15917	DECATUR FIRESTONE EMPLOYEES	\$1,349,564.00	SPONSOR CLOSING FACILITY 12/31/01
		DECATUR, IL			DECATUR, IL		

Continuing Field of EMPLOYEES OF A.E. STALEY MFG. CO., PERSONS WHO LIVE OR WORK IN MACON, DEWITT, PIATT, MOULTRIE, OR SHELBY COUNTIES IN ILLINOIS, TIPPACONOE COUNTY, INDIANA, LOUDON COUNTY, TENNESSEE, AND ONE OTHER EMPLOYEE GROUP.

Merging Field of Membership: EMPLOYEES OF FIRESTONE TIRE WORKING IN DECATUR, ILLINOIS, EMPLOYEES OF SEVEN FIRESTONE RETAIL STORES IN VARIOUS ILLINOIS CITIES, AND TWO UNRELATED EMPLOYEE GROUPS IN CHICAGO AND DECATUR, ILLINOIS.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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96761	4	MUTUAL BENEFIT CINCINNATI, OH	1278	HAMBUCO FAIRFIELD, OH	\$64,372,814.00	CONVERSION TO OR MERGER WITH NFICU
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Continuing Field of

ARL, CADENCE, CINERGY CORP., CLPAY CORP., COVINGTON FOP LODGE #1, COVINGTON PROFESSIONAL FIREFIGHTERS LOCAL #38, DBA DIRECT, DEPENDENT CARE, MANPOWER, ANS SODEXHO MARRIOTT FOOD SERVICES.

Merging Field of Membership:

EMPLOYEES OF PRIMARY AND SECONDARY PUBLIC AND PAROCHIAL SCHOOL IN THE CITY OF HAMILTON OR BUTLER COUNTY, OHIO; EMPLOYEES, DOCTORS, MEDICAL AND DENTAL STAFF AND TECHNICIANS OF MERCY HOSPITAL; AND SEGS.

24077	4	TRANE LA CROSSE, WI	\$279,546,874.00 14474	TRANE SOUTHERN CLARKSVILLE, TN	\$19,774,770.00	CAPITAL DECLINE, CEO RESIGNED, INCREASED SERVICES
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Continuing Field of

EMPLOYEES OF TRANE COMPANY ANE EMPLOYEES AND MEMBERS OF VARIOUS GROUPS AND ASSOCIATIONS

Merging Field of Membership:

EMPLOYEES OF TRANE COMPANY WHO WORK IN CLARKSVILLE, TENNESSEE

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REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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13413	4	LA-PORTER	\$39,125,042.00	6205	VALPARAISO UNIVERSITY	\$13,586,977.00	EXPANDED SERVICES
		MICHIGAN CITY, IN			VALPARAISO, IN		

Continuing Field of EMPLOYEES OF PRIMARY AND SECONDARY PUBLIC, PRIVATE, AND PAROCHIAL SCHOOLS IN LAPORTE OR PORTER COUNTIES, EMPLOYEES OR AUXILIARY VOLUNTEERS OF LAPORTE HOSPITAL AND NUMEROUS SEGS.

Merging Field of Membership: MEMBERS OF THE FACULTY, EMPLOYEES, STUDENTS AND ALUMNI OF VALPARAISO UNIVERSITY AND NUMEROUS SEGS.

24468	5	UNITED RAILWAY	\$82,876,105.00	14726	JUSTIN INDUSTRIES	\$3,830,209.00	LACK OF SPONSOR SUPPORT
		FORT WORTH, TX			FORT WORTH, TX		

Continuing Field of EMPLOYEES OF BURLINGTON-NORTHERN SANTA FE RAILWAY COMPANY AND RELATED COMPANIES AND NUMEROUS SELECT GROUPS

Merging Field of Membership: EMPLOYEES OF JUSTIN INDUSTRIES & SUBSIDIARIES; EMPLOYEES OF ACME BRICK; AND EMPLOYEES OF LOUISIANA CONCRETE PRODUCTS INC. AND FEATHERLITE CONCRETE CORPORATION AND SUBSIDIARIES

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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60377	5	MINNESOTA POWER EMPLOYEES DULUTH, MN	\$40,731,852.00	24586	LPL EMPLOYEES SUPERIOR, MN	\$3,322,372.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of EMPLOYEES OF ALLETE, QWEST,, AT&T, LHB ENGINEERS AND ARCHITECTS, CIRRUS DESIGN CORP., AND VARIOUS OTHER SMALLER SEG'S.

Merging Field of Membership: EMPLOYEES OF ENBRIDGE INC., AND ITS SUBSIDIARIES WHO WORK IN, ARE PAID FROM, OR ARE SUPERVISED FROM DULUTH, MINNESOTA.

2695	5	GRAND JUNCTION P S C EMPLOYEEES GRAND JCT, CO	\$4,053,191.00	6264	MT GARFIELD GRAND JUNCTION, CO	\$2,373,082.00	EXPANDED SERVICES
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Continuing Field of EMPLOYEES OF PUBLIC SERVICE COMPANY OF COLORADO WHO WORK IN OR HAVE HEADQUARTERS IN GRAND JUNCTION, CO

Merging Field of Membership: EMPLOYEES O F THE VETERANS ADMINISTRATION WHO WORK IN OR ARE HEADQUARTERED IN GRAND JUNCTION, CO

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REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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4164	6	MONTANA	\$45,208,848.00	9351	CICOSTA	\$7,392,983.00	EXPANDED SERVICES
		GREAT FALLS, MT			GREAT FALLS, MT		

Continuing Field of PERSONS WHO LIVE, WORK, WORSHIP, ATTEND SCHOOL, PERFORM VOLUNTEER SERVICES, PARTICIPATE IN ASSOCIATIONS HEADQUARTERED IN, OR INCORPORATED AND UNINCORPORATED ORGANIZATIONS LOCATED IN CASCADE COUNTY, CHOUTEAU COUNTY, AND TETON COUNTY, MONTANA.

Merging Field of Membership: EMPLOYEES OF THE STATE OF MONTANA, OF CASCADE, TETON, PONDERA, OR CHOUTEAU COUNTIES, MT, OR OF CITIES AND TOWNS IN CASCADE, TETON, PONDERA OR CHOUTEAU COUNTIES.

66986	6	WORKFORCE EMPLOYEES CREDIT UNION	\$8,704,950.00	436	WASATCH MOUNTAIN	\$9,300,256.00	LOSS / DECLINING FIELD OF MEMBERSHIP
		SALT LAKE CITY, UT			SALT LAKE CITY, UT		

Continuing Field of EMPLOYEES OF THE UTAH DEPARTMENT OF WORKFORCE SERVICES.

Merging Field of Membership: EMPLOYEES OF MEIER & FRANK, A DIVISION OF MAY COMPANY STORES, WHO WORK IN THE STATES OF UT AND ID (FORMERLY ZION'S CO-OPERATIVE MERCANTILE INSTITUTION OF SALT LAKE CITY, UT WHO WORK IN OR ARE PAID OR SUPERVISED FROM SALT LAKE CITY, UT), AND SIX SEGS.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY

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CHARTER CONVERSION: FEDERAL TO STATE

Charter No.	Region	Name and Location	Assets	Date of Action
15409 / 68483	6	MATADORS COMMUNITY NORTHRIDGE, CA	\$80,647,483	10/18/2001
24456 / 68482	5	CORPUS CHRISTI AREA TEACHERS CORPUS CHRISTI, TX	\$106,479,511	10/12/2001
1814 / 68481	4	CINCO CINCINNATI, OH	\$92,609,368	10/5/2001

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